

# Employee's leisure-time accident insurance

Insurance Product Information Document

**Company:** Pohjola Insurance Ltd, 1458359-3,  
Helsinki, Finland  
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**Product:** Comprehensive leisure-time accident insurance,  
Leisure time accident insurance and  
Non-competitive sports insurance for leisure time

Full pre-contractual information about the product that must be provided concerning the contract are in the product description, insurance terms and conditions and the policy document.

## What kind of insurance is this?

Comprehensive leisure-time accident insurance, Leisure-time accident insurance and Non-competitive sports insurance for leisure time are voluntary insurance based on the Workers' Compensation Act which an employer can take out to cover its employees' leisure time. The employer can insure the entire staff of the company, employees working for a certain part of the company or a certain group of employees. If it has been separately agreed, the policy may also be granted to a named individual. Granting a leisure-time insurance requires that the employer has a compulsory working hours insurance under the Workers' Compensation Act with the same insurer.



### What is insured?

- ✓ For leisure-time accidents, we will compensate, for example, medical treatment expenses, loss of income caused by disability, rehabilitation and costs caused by permanent handicap. Compensation will be paid on the basis of Workers' Compensation Act.

Comprehensive leisure-time accident insurance

- ✓ covers leisure-time accidents incurred by an individual or a group of employees specified in the insurance policy, including during sports activities and outside Finland.

Leisure time accident insurance

- ✓ covers leisure-time accidents incurred by an individual or a group of employees specified in the insurance policy. However, non-competitive sports excluded from the insurance are not covered.

Non-competitive sports insurance for leisure time

- ✓ covers accidents incurred by employees in non-competitive sports organised or supported financially by the employer.



### What is not insured?

- The insurance does not cover, for example,
- ✗ the insured persons' illnesses.



### Are there any restrictions on cover?

- ! Insurance events are covered only if they fulfil the definition provided in the Act and occurred in circumstances referred to in the Act. A further requirement is that the injury or disease is likely to have a medical cause-effect relationship with the insurance event.
- ! Leisure-time accident insurance does not cover accidents that occur when playing football, American football, floorball, streetbandy or ice hockey or in downhill skiing, snowboarding, aviation, scuba diving, free diving, mountain climbing or ice climbing.



## Where is the insurance cover valid?

- ✓ The insurance is valid in Finland and abroad during the leisure time of those insured.



## What are my obligations?

- The correct information must be provided when applying for the insurance.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- The insurance company must be provided annually, by the end of January, any information requested by the insurance company that may affect the premium.
- The information requested must be provided when claiming compensation.



## When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments.



## When does the cover start and end?

The insurance cover begins, at the earliest, when the insurance company received the insurance application. Insurance coverage ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions.



## How do I cancel the contract?

You can terminate the insurance in the Internet Service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.